

# Exhibit B


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What do all these data points mean?

1787939

Date CFPB received  
the complaint

2/15/2016

Product

Student loan

Sub-product: Non-federal student loan

Consumer's state

AZ

Issue

Dealing with my lender or servicer

Consumer's zip

852XX

Sub-issue: Trouble with how payments are handled

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute  
the response?

No

My student loan was transferred to Navient in XXXX XXXX, upon transfer Navient reported my payment at {\$84.00} which is incorrect. In XXXX, I paid this amount without paying attention and in XXXX I contacted my previous servicer XXXX to inquire why the amount had increased. They stated I am under income based repayment plan and it should not have changed. The payment amount is {\$64.00} and there was a late fee which made the total {\$84.00} but it was my option to pay the late fee. I contacted Navient and told them this and was told their website would not allow the amounts to be seperated, I then stated since I paid the {\$84.00} there was no longer a late fee and the correct monthly amount should be showing. I was then told that no the extra paid was applied to the loan and not the late fee and this was how it worked for student loans. I have been protesting since. In XXXX, Navient has hiked my payments up and my income based repayment plan is not expired and they are showing late charges in addition to prior. Navient is attempting a form of extortion and refuses to forward my any information.

Company information

11/13/2019

Search the Consumer Complaint Database | Consumer Financial Protection Bureau

Date complaint sent to  
company

2/18/2016

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with monetary relief

Company public response

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1/19/2017

**Product**

Student loan

Sub-product: Federal student loan servicing

**Consumer's state**

OH

**Issue**

Can't repay my loan

Sub-issue: Can't decrease my monthly payments

**Consumer's zip**

441XX

**Consumer consent to publish narrative**

✔ Consent provided

**Submitted via**

Web

**Consumer complaint narrative****Tags****Did consumer dispute the response?**

No

Signed up for an income driven repayment plan but was not told that I had to pay my late fees first before I could start the plan. I asked numerous times if my payment would be the agreed upon amount and was assured everytime it would be. When the bill came due, it was {\$80.00} higher because of the fees.

## Company information

**Date complaint sent to company**

1/24/2017

**Timely response?**

Ⓢ Yes

**Company name**

Navient Solutions, LLC.

**Company response to consumer**

Closed with explanation

**Company public response**

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What do all these data points mean?

2311372

Date CFPB received  
the complaint

1/25/2017

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

FL

Issue

Dealing with my lender or servicer

Consumer's zip

Sub-issue: Trouble with how payments are handled

Submitted via

Web

Consumer consent to publish narrative

☒ Consent provided

Tags

Consumer complaint narrative

Did consumer dispute  
the response?

No

My monthly payments under my for my department of education loans are {\$30.00}. The monthly payment for my ( consolidated ) Federal loans are {\$130.00}. The total amount of the loans I am responsible for paying each month under my IBR is {\$160.00}. This has been the amount I am to pay since my IDR started. However, my amount due for XX/XX/XXXX is {\$260.00} for my federal loans. This is an increase of {\$98.00} on my federal loans. I missed my XX/XX/XXXX payment. I made the missed payments and paid the current amount due for the loans. On XX/XX/XXXX, I made a payment in the amount of {\$320.00} ( which included fees ) for the federal loan. I paid XXXX for my department of education loans to bring them current. I paid a total of {\$390.00} XX/XX/XXXX to bring both loans current ( including fees based on the XX/XX/XXXX bill ). However, my XX/XX/XXXX statement is showing I owe {\$98.00} in fees. There should be no fees as since my last payment I paid all outstanding fees, past due payments and current amount due. Additionally, per the breakdown of my payments the late fees total {\$14.00}. Why was I Charged {\$92.00} for fees when my late fees totaled XXXX? Why am I being charged {\$98.00} in fees if I am current? Per my phone call with Navient on XX/XX/XXXX, I was advised that the payment I made on XX/XX/XXXX for the past

due and current amount was applied by paying the past due balance, the current amount due and adding the remaining balance to the principal. This makes no sense, because the amount I paid included payment for fees according to the monthly bill and their website. I paid the fees to remove them but they applied them in a manner that was not beneficial to me. When I asked about my current amount due I was told the balance was {\$41000.00}. Which could not be accurate if the payment I made on XX/XX/XXXX was applied to the balance of the loan along with what I paid toward fees being applied to the principal balance, my amount due should be less the amounts. I was told the additional funds that I paid ( which according to the statement was for fees ) were applied to the principal balance. If they were applied to the principal balance why did my balance remain the same? If my account had a balance for past due fees why are the past due fees showing up now, and why are they so high when I only missed the one payment XX/XX/XXXX? Do I get charged late fees for payments that I make timely. I only missed one payment. If the late fees are {\$98.00} that is excessive and needs to be explained thoroughly. Questions : Why was my payment not applied based off my statement? Why was I Charged {\$92.00} for fees when my late fees totaled XXXX? Why am I being charged {\$98.00} in fees if I am current? If the amount I paid for fees was added to my principal balance why did the payment not reduce my balance?

## Company information

Date complaint sent to company

1/25/2017

Timely response?

 Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with explanation

Company public response

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What do all these data points mean?

**2340888****Date CFPB received the complaint**

2/13/2017

**Product**

Student loan

Sub-product: Federal student loan servicing

**Consumer's state**

OH

**Issue**

Dealing with my lender or servicer

Sub-issue: Don't agree with fees charged

**Consumer's zip****Submitted via**

Web

**Consumer consent to publish narrative**☒ Consent provided**Tags****Did consumer dispute the response?**

No

**Consumer complaint narrative**

I have XXXX loans handled by Navient. When I submitted an income driven repayment application in XX/XX/XXXX, they acknowledged that they had received it. ( XXXX, which has another loan of mine, acknowledged it, too, and I had not issues with them. ) However, they continued to bill me for a huge amount of money saying that the paperwork was being " processed. " Eventually, I was required to submit additional information that I had already submitted with a subsequent delay until a time came when I just stayed on the phone with them for over an hour making them figure it out. They apologized and said that I owed them nothing. However, they apparently were accruing late fees that they did n't tell me about and now are saying that I Have to pay more than {\$300.00} in late fees, some of which they claim were on my account from XX/XX/XXXX when I was in XXXX school full time and had a deferral. They will not help me on the phone other than to say they will " review " it. They are charging me more than double what XXXX is on my current income driven payment plan, even though my loan amount is half at Navient. I feel like they are purposefully engaging in unethical activity in order to try to get more money out of me than is fair. I am perfectly willing to pay the money I owe and do n't even care that my monthly payment is higher at Navient than at XXXX.

What I care about is that they are unfairly penalizing me for issues that are their fault not mine. They have been uniformly difficult to deal with and have had " hidden costs " that feel like they are trying to trick me into paying more than I should.

## Company information

Date complaint sent to company

2/13/2017

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with explanation

Company public response

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What do all these data points mean?

2466281

Date CFPB received  
the complaint

4/25/2017

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

TN

Issue

Struggling to repay your loan

Sub-issue: Problem lowering your monthly payments

Consumer's zip

371XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute  
the response?

N/A

I have been paying on my student loans consistently for two years now and yet my balance never decreases. I applied for IBR in XXXX of 2016 and my payments were set to {\$43.00}. I was not notified of the IBR program until I asked prior to 2016 I was put in forbearance. When I first set up on IBR, I stated I wanted to pay extra to start decreasing my balance. I called them a few times in 2016 that my balance due showing online is {\$410.00}, sometimes more. Navient verified my IBR amount of {\$43.00} and stated to not pay attention to the \$ XXXX + amount and to proceed with payment but the Navient online system would not let me make a payment less than the {\$410.00} balance due. Each loan shows an amount due based on the loan amount totaling the {\$410.00}. I was told to go to the old website and make a payment and it showed the same amounts but allowed me to manually enter a payment. The issue is even though I am paying what I was approved for, it still has the higher amounts for each loan due along with the {\$410.00} amount due showing late fees on each loan and keeping my interest the same. Even though I explained I would like to pay extra to decrease my balance, they applied the extra amounts to the next months payment. I recently pulled my credit report from FICO showing where I am making the payments on time but showing my balance

increasing each month rather than decreasing despite my on time payments and paying extra. Even though I was approved to pay {\$43.00}, I was paying \$ XXXX - {\$70.00} ( varied month to month ) extra. It is very deceitful and misleading. For me to paying on time and extra each month, the loan balance should be decreasing.

## Company information

Date complaint sent to company

4/25/2017

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with non-monetary relief

Company public response

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What do all these data points mean?

2553216

Date CFPB received  
the complaint

6/19/2017

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

MS

Issue

Dealing with your lender or servicer

Consumer's zip

Sub-issue: Trouble with how payments are being handled

Submitted via

Web

Consumer consent to publish narrative

☒ Consent provided

Tags

Consumer complaint narrative

Did consumer dispute  
the response?

N/A

I've been going round and round with Navient. I finally was gainfully employed last year but Navient kept trying to say that my payments were over 1000/month. So I filled out the paperwork for income-driven repayment and was told by the Navient agent that my payments should be around 350-360/month, according to my paycheck. What they ended up being ( supposedly ) was more around 460/month. But what has been happening is, month after month, I log in to find my payment due at {\$960.00}. I was told this was due to old late fees. So I paid them my entire bonus from work a couple of months ago to clear out the fees. That money was really needed for other things but I thought I was doing the right thing by trying to get a handle on these loans. Earlier this month, I logged in to find that the payment due was over {\$600.00} with a due date of XX/XX/XXXX. I could n't pay it all at one time so I decided to make a half payment from my first check of the month -- on XX/XX/XXXX and pay the remainder of the payment due today with my second check. I logged in to find that I owed a payment of {\$960.00} with several of the loans now saying that they were past due. I tried to speak to a rep but he only said that the payment due was \$ 400+ and the other \$ 400+ was due to late fees. I asked how there were late fees when the payment was n't due until XX/XX/XXXX He said



that these were late fees from last year and earlier -- so, wait, they 're the late fees that I 've supposedly already paid??? The rep kept talking me in circles -- kept saying " you can find it on the account history page ". I pull up the account history page and all it shows is the series of payments I 've made, each one larger than the last -- it seems in a hopeless attempt to get some kind of structure and sense to this nonsense. Basically, I 'm XXXX because of Navient. I 'm throwing money at them for loans that started off as being {\$5500.00} each and now they 're saying I owe \$ XXXX- \$ XXXX each. I ca n't afford a home of my own, nor a car payment, and I 've had to put off medical treatment, because I 'm struggling to get a foothold with these vampires.

## Company information

Date complaint sent to  
company

6/19/2017

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with explanation

Company public response

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2651895

Date CFPB received  
the complaint

8/28/2017

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

NY

Issue

Dealing with your lender or servicer

Sub-issue: Don't agree with the fees charged

Consumer's zip

104XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Servicemember

Did consumer dispute  
the response?

N/A

So I have, in the past inquired with Navient about a late fee that is always listed on my monthly statement as due, and has been for many years. The problem is, when I asked, I was told that "there 's nothing we can do because that late fee was assessed before consolidation. " The problem I see there is that Navient is attempting ( through creative accounting ) to collect a late fee they are not entitled to. When the loans were purchased and consolidated, all amounts should have been consolidated. If a late fee was assessed by the prior loan holder, then how is it possible to just carry over and put it on top. If there are detailed records available dating prior to the consolidation, they would clearly show this questionable accounting. The payment due ( which is entirely a late fee ) is {\$580.00}. My loans are currently in IBR with a payment of zero, but this total is apparently always due. I beg to differ.

## Company information

Date complaint sent to  
company

8/28/2017

Timely response?

☒ Yes

Company response to consumer

11/14/2019

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Company name

Closed with explanation

Navient Solutions, LLC.

Company public response

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What do all these data points mean?

2758771

Date CFPB received  
the complaint

12/18/2017

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

IL

Issue

Dealing with your lender or servicer

Sub-issue: Don't agree with the fees charged

Consumer's zip

601XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute  
the response?

N/A

In early XX/XX/XXXX, I noticed that my bill was greater than the amount that it should be based on my income based repayment plan that went into effect XX/XX/XXXX. The payment under the new plan was {\$490.00} but the bill was for {\$750.00}. Because the excess amount of {\$260.00} is 52 % of {\$490.00}, I did not believe it was possible for these to be late fees, so I contacted Navient. Navient responded that they were in fact late fees. So, on XX/XX/XXXX, I reluctantly paid the bill in full, with the late fees, thinking it would be better to just pay than self-audit the account. Now, my bill is once again showing that I owe {\$750.00}. I contacted Navient to advise this was in error, as the full P & I payment of {\$490.00} plus the late fees of {\$260.00} were paid on XX/XX/XXXX, four days in advance of the due date XX/XX/XXXX. Therefore the fees were paid and no new fees could have been assessed. Navient responded that my entire {\$750.00} payment had been applied to P & I, nothing was left for the fees. This is an admission that they applied my payment to more than the amount that was due, in effect disregarding the reduced income-based payment amount and demanding that I pay the same fees multiple times over. When reviewing the payment history document, please note that there is data from a private loan account displayed as well as the federal loan account that

is the subject of this complaint. The accounts can be told apart by the due dates : XXXX of the month for federal, XXXX of the month for private. The {\$220.00} transaction dated XX/XX/XXXX is for the private account ; the transaction at issue here is dated XX/XX/XXXX iao {\$750.00}.

## Company information

Date complaint sent to company

12/18/2017

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with explanation

Company public response

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What do all these data points mean?

2845774

Date CFPB received  
the complaint

3/16/2018

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

WA

Issue

Dealing with your lender or servicer

Sub-issue: Received bad information about your loan

Consumer's zip

982XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute  
the response?

N/A

1 year ago I was approved for a income based repayment plan on my old student loans through navient. Navient informed me my payment was {\$0.00} for the next year. Since this time I have been paying {\$10.00} on my accounts and my balance has gone up alittle bit every month. At NO time did they ever state I had to pay my interest or late fees of any kind. I found out that the {\$10.00} is old late fees that they never informed me I had. When I called them today to figure out why this was they told me that the late fees are from XXXX of 2016 and that I was behind on paying my interest. The person I talked to was not very nice over the phone and when I requested someone to help resolve this issue got transfered to the main line with a 30 min hold time. I requested a call back again and when they did I was put on hold again for a long period of time before I had to hang up do to other business I needed to take care of. I feel navient misinformed me through this process and did not disclose all the information needed so they could collect illegal fees.

Company information

Date complaint sent to

Timely response?

11/13/2019

Search the Consumer Complaint Database | Consumer Financial Protection Bureau

company

 Yes

3/16/2018

Company response to consumer

Company name

Closed with explanation

Navient Solutions, LLC.

Company public response

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No FEAR Act Data


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What do all these data points mean?

2911960

Date CFPB received  
the complaint

5/19/2018

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

TX

Issue

Dealing with your lender or servicer

Sub-issue: Don't agree with the fees charged

Consumer's zip

786XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Servicemember

Did consumer dispute  
the response?

N/A

I tried Navient 's customer service hotline, but they do not work on Saturdays. My prior bills showed some unpaid fees that are been carried over to the next billing cycle, mostly late fees incurred during the processing of prior IBRs. When I paid in XX/XX/XXXX, I included the total amount due on the billing statement, including the carried over unpaid fees. The amount paid reflected the EXACT total amount due in the bill. To my unpleasant surprise, the bill for XXXX payment was for the exact same amount of the bill for XXXX statement, showing the " unpaid fees " like they were never paid. How did they apply the payment? I do not know. But I remember something similar happened to my elderly dad with a mortgage loan. When he went to inquire about the payoff of his mortgage, he was told that all of his advanced payments were unilaterally applied to interest. Someone needs to look at these unfair practices. The intent of my payment was pretty obvious. It was made for the TOTAL AMOUNT DUE indicated in the bill. I am hoping to get someone in CFPB to look at this because there may be other people affected. I am on an IBR. By them not applying my payments accurately to the total amount due, they are effectively over-billing for an amount that is almost double the monthly payment as per the approved IBR. Please help.



## Company information

Date complaint sent to  
company

5/19/2018

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with explanation

Company public response

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What do all these data points mean?

2954682

Date CFPB received  
the complaint

7/5/2018

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

NY

Issue

Dealing with your lender or servicer

Sub-issue: Received bad information about your loan

Consumer's zip

111XX

Consumer consent to publish narrative

☒ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute  
the response?

N/A

In XX/XX/XXXX, I lost my job and immediately completed an Income Based Repayment request showing XXXX income. I received an email from Navient, my federal loan servicer, stating that my payment would be {\$0.00} beginning on XX/XX/XXXX. Upon logging into my Navient account online, they showed a balance of {\$7.00} due XX/XX/XXXX. I called customer service and spoke to a representative by the name of XXXX who said that the {\$7.00} charge stems from a late fee. I show no record of ever making a payment late, so I asked when the fee was assessed and for the amount. He said that the fee was assess XX/XX/XXXX. I explained to him per what I was seeing on Navient 's website that a XX/XX/XXXX payment was made timely. After 45 minutes of being placed on hold, XXXX came back to the line and then said that the fee was assessed by a previous loan servicer -- not by Navient. Again, I asked when the fee was assessed and the total charge of the fee. He placed me on hold for an additional ten minutes and came back to the line stating that he didn't have the information since it came from a previous servicer. I asked to be transferred to a supervisor. After a 15 minute hold, I was transferred to XXXX, a Navient customer service supervisor. She said that XXXX charged the fee ( I do not recall XXXX ever servicing my loans ). Again, I asked when the fee was charge

and for the amount. She could provide no information, and said instead that the " back office " of Navient would have to investigate this further and get back to me. She indicated that Navient took over my loans in XX/XX/XXXX so this fee stems from some time before XX/XX/XXXX. It's now XX/XX/XXXX. I never recall being late on a payment. And now I find out that I've been paying a late fee for 7+ years that I never knew about.

## Company information

Date complaint sent to  
company

7/5/2018

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with monetary relief

Company public response

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What do all these data points mean?

3322511

Date CFPB received  
the complaint

7/29/2019

Product

Student loan

Sub-product: Federal student loan servicing

Consumer's state

NJ

Issue

Dealing with your lender or servicer

Sub-issue: Trouble with how payments are being handled

Consumer's zip

070XX

Consumer consent to publish narrative

✔ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute  
the response?

N/A

Navient charged me a {\$12.00} late fee on a federal consolidation loan. When I log in to my account summary it indicates that I owe {\$190.00} on a private loan, {\$0.00} on a fed consolidation loan that is on IBR, and {\$12.00} on a second fed consolidation loan that is also on IBR. Each month it claims that I owe XXXX plus XXXX. Multiple times I have tried to pay the XXXX believing that it was the amount of my IBR on that loan. However, I noticed that every time I made a payment the amount continued to be the same. I looked deeper into the loan and discovered that the XXXX is a late payment fee and each time I made a payment of the XXXX as is indicated that I owed on the monthly due date, the payment would not go toward payment of the late fee and instead be applied to interest only, leaving the fee unpaid. The next month the fee would continue to appear and be due on a particular date, and if I tried to pay it they would not apply it toward the fee. So I called, the agent stated that payments towards fees can not be applied until all interest is paid off and the fee is applied "on the back end of the loan", and that I do not need to pay it and it would not be reported to the credit agencies. I stated that if I was not actually able to pay the XXXX until all interest is paid then the "payment due on the XXXX" demand should be removed, since you are demanding I make

that payment of the late fee on that date and when I do as requested the payment is not attributed. And if I do not have to pay the fee ( because technically I can't ) I demand that you stop misleading me by making it " due " each month. The agent said they can not do that. So each month, they demand I make a payment of XXXX on the XXXX, when in reality I am only required to pay XXXX. This is misleading way to collect a debt and goes against my rights. This debt collector ( Navient ) is first misrepresenting the amount I owe on the monthly payment from {\$0.00} to {\$12.00}, second they can not control which debts my payments apply to. They attempt to have me pay the late fee and when I do so they use it to pay a different debt ( the late fee ). Even when I have called to attempt to pay the late fee they would not allow me to do so until " all interest is paid ", forcing me into an outstanding " debt " of a late fee that continues to roll over each month on top of my \$ XXXX monthly payment.

## Company information

Date complaint sent to company

7/29/2019

Timely response?

☒ Yes

Company name

Navient Solutions, LLC.

Company response to consumer

Closed with explanation

Company public response

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**Complaint Type:** Billing/Collection Issues **Status:** Answered

08/17/2017

This debt is for a closed account. The company will not submit documentation to owner of the loan (myself) with proof payments. Furthermore, I have documentation (bank statement) of a \$3000 payment made by the cosigner of the loan in 2014 which cannot be located by the company Navient. At this time, I have been requesting for years all of the documentation listed below: Preferably all documentation pertaining to Jeffrey M. Fanning. If for some reason this is too difficult, I've singled out several key items: Monthly Financial Transactions (Statements for each loan) Documentation of Defaulted Status Principle and Interest Payment Documentation for receiving of payment in 2014 Loan Status Marked as Delinquent for Transunion credit status - Requesting documentation of change from Default Status to Delinquent status. Please mail these documents to: \*\*\*\*\* \*\* \*\*\*\*\* \*\* \*\*\*\*\* \*\* \*\* \* \*\*\*\*\* \*\* \*\*\*\*\*

**Complaint Type:** Billing/Collection Issues **Status:** Answered

09/01/2017

I currently have three loans through Sallie Mae. Two of the loans are in "in-school deferment" while one loan is not. I have reached out to the company three times to have this matter resolved as I am currently enrolled in school and have not taken a semester off since 2014. The loan that I am being contacted about to pay a bill on should not be in a collections state and this is now affecting my credit. My school has also confirmed that they have updated my in school status as that is what I have been referred to happen during all of my interactions with agents at Sallie Mae.

**Complaint Type:** Billing/Collection Issues **Status:** Answered

09/02/2017

Every year for the past 3 years in July or August, Navient recalculates my variable loan that is under \$3k and paid on time every month. The monthly payment for a 25 year loan goes up \$40. They first say it is the interest rate increase, then after reviewing about 3x state they recalculated and my monthly payment actually went down. They refuse to refund the amount I overpay due to this error and attempt to scam me every year. It never even makes sense how a loan that is paid with the principal decreasing every payment could even ever increase in payment. I am again this year in another battle over their attempted scamming.

**Complaint Type:** Billing/Collection Issues **Status:** Answered

09/03/2017

NAVIENT IS STILL REPORTING NEGATIVE INFORMATION ON MY CREDIT FILE AFTER A FULL CREDIT RETRACTION SHOULD HAVE TAKEN PLACE. ALL OF MY STUDENT LOANS HAVE BEEN FULLY REHABILITATED: I CONTACTED THE U.S. DEPARTMENT OF EDUCATION DEBT MANAGEMENT & COLLECTION DIVISION AND SPOKE WITH A REPRESENTATIVE (AYDIL) WHO INFORMED ME THAT NAVIENT SHOULD HAVE DELETED ALL THE NEGATIVE INFORMATION RELATED TO MY STUDENT LOANS FROM MY CREDIT FILE.

**Complaint Type:** Billing/Collection Issues **Status:** Answered

07/11/2017

Navient does not list their fees separately on the monthly billing statements. If there are late fees on the account you don't know about them until after they start hounding you to pay them because they are late. You can pay your bill faithfully every month but the late fees are assessing more late fees because any money you send them automatically goes to the loan. So nothing is paid to the late fees and it keeps accumulating. I am currently up to 465 down from 565 and that is because i have to call them and have them do a manual pay on the phone. I've complained repeatedly about listing these fees separately but they play dumb and say it does. But it does not and to have the consumer call and have to pay it manually is done on purpose so they can keep racking up the charges. In 2010 my wife had hurt herself at work and we had a bad year to pay all of our bills. So we have missed a few payments then and these charges have been accruing all this time for 7 years.

11/13/2019

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Navient Response

07/21/2017

*Thank you for your message. In the interest of protecting the privacy of our customers, the Office of the Customer Advocate responded directly to the customer via US Postal Service on July 19, 2017. Please allow sufficient time for postal delivery.*

Customer Response

07/27/2017

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID \*\*\*\*\*, and have determined that this does not resolve my complaint. For your reference, details of the offer I reviewed appear below.

Nothing in the Reply letter says anything about the mailed statements breaking down the "amount owed" and the back balance of the "late fees". So they basically admit they are deceiving the consumer. Unless the consumer goes online to find out the breakdown. I do not do too much billing online and the last thing I want is these crooks taking money out of my account every month. They still would only take the Payment due and send me an E-mail saying I owe something for Late fees. Most Kids nowadays just get their bill and pay it without looking. But Navient has the notices set up with Minimal info and you have to pay by a certain date. Nothing at all about late fees. So this was a shot in the dark, I was really hoping for some action from this agency to make them list what is on the online account right on the billing statements too. They will just keep on deceiving consumers. What happened to "No unfair Lending Practices"?

Regards,

\*\*\*\*\*

Navient Response

**Business Response - 08/11/2017**

*Thank you for your message. In the interest of protecting the privacy of our customers, the Office of the Customer Advocate responded directly to the customer on August 11, 2017. Please allow sufficient time for delivery.*

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

07/14/2017

when navient took over the sallie mae account I was working with an agent to correct past late payments. when navient took over their system didn't notify customers and double charged them, the second charge was requested because their system didn't read the first payment. I received a refund for the second charge. I would appreciate the late payments be removed as the account is paid in full.

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

03/16/2017

I have a student loan that I acquired to get my Masters degree in 2007. My initial loan was with American Student Assistance, but was subsequently sold to Navient in 2015. I recently noticed that no amount of my monthly payments are going towards principal. For example, in February 2017, out of my payment for \$298.02, \$280.14 went towards interest and \$17.88 went to a late charge. I haven't had anything applied to principal since November 2016 when I made a larger payment so some was put towards principal. This has been going on since Navient acquired the loan. When I contacted Navient, I was told that interest is paid first. However, I argued that nothing is going towards my principal. I could not get anywhere with them.

**Complaint Type:** Billing/Collection Issues **Status:** Answered

07/24/2017

My credit reports are reporting that I have been late on my payments. According to the contract, I was never to start paying until six months after school. I received no payment bills, and I was never out of school for more than six months.

**Complaint Type:** Billing/Collection Issues **Status:** Answered

08/13/2017

My student loans were recently transferred from National Education Servicing to Navient. Today I went online to pay my bill (the due date, August 13- it's the 13th ever month, per my billing statements from Navient) and my payment reads as LATE. It is 8:30 am PST and my payment which is \$237.58 per month is now \$424 because they bundled my August and September payments! I had no way of changing my payment to \$237.58 (the amount due today) although Navient.com explained that I could "reset" the amount. I tried several times and it didn't work. This is a scam. It is Sunday and Navient's customer service is not open today so I just paid \$424. This is not right. This company takes advantage of people who pay their bills on time every single month. I pay my student loans on time every single month. I have for years and never had this problem with National Education Servicing. If I get a ding on my credit (which is stellar) because of Navient's negligence and inability to have an online billi...

**Complaint Type:** Billing/Collection Issues **Status:** Answered

07/25/2017

I have been overcharged multiple of times. I had an IDR from June 2016 to June 2017 approved for zero dollar payments. But they charged me in February, March, April. They approved me for an IDR (Income Driven Payment) the letter stated I will be responsible for \$70.18 from May 2017 to April 2018. Now they are charging a late fee for my August payment that is due 08.25.2017 when I question the customer representative they are unable to provide me with an answer or they simply hang up on me. I have made several attempts to resolve this issue. For the most part, I'm told I am responsible for paying a late fee to a bill that is not yet due...that simply makes no sense to me. It is my hope that you can put an end to this not only for me but countless others who are experiencing this.

**Navient Response**

07/26/2017

*A representative from the Office of Customer Advocate contacted the customer by telephone on July 26, 2017 and we are working with the customer directly to resolve the issue.*

**Complaint Type:** Billing/Collection Issues **Status:** Answered

07/25/2017

Being charged two late fees per month in 2014, 2015 & 2016. Accounts were charged off on credit report in 2015 but they are being reported monthly on report as on today. Charged late fees when payments were made 2012, 2014 & 2015. Charged "repayment" fee in 2012 and 2007. Charged for forbearance in 2008.

**Complaint Type:** Billing/Collection Issues **Status:** Answered

07/25/2017

Made payments on 2 student loans for my daughter. The first payment of \$434.88 was made 05/01/17 to make both loans current. The account was current and made the payments for June on 05/27/17 in the amount of \$200. A note was included to pay \$100 on each loan. My note was disregarded, and the whole \$200 was applied to just 1 loan, which made the other loan delinquent. I called when I received the July statements and saw what they had done. I was assured by "Gloria" and was assigned a case #C49361 that the amount would be reversed, that both loans would be credited with a \$100 payment. I just received the statements for August and saw they did not apply \$100 to each loan, they took the whole \$200 again and applied it to just 1 loan again causing the other loan to be past due. There are now also past due fees and not to mention



11/13/2019

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I initially contact Navient on June 29 2017 to enroll my loans in a rate reduction plan, my loans have been past due because the rates were increased and the payments automatically went up. I spoke to representative that enrolled all my 4 loans in a rate reduction of 3.5% and I paid whatever was past due on the account to bring it back current. Few months down the road i notice one of my loans was still at a rate of 8.5% and not 3.5%, Three of my loans were enrolled except one, which sound like the enrollment was not properly done and ended costing me the APR difference of 5% for 5 months. The reason given to me was that the processing manager denied the one loan, which I should have gotten a courtesy call saying for this reason we are denying your one loan from been enrolled in the rate reduction plan and that way i could have made proper adjustment. I contacted Navient on 11/7/2017 to figure out why this was the case and have them fix the problem. I spoke to representative and a ...

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

11/29/2017

I received a bill for \$68.34 when the monthly loan payment is \$0 until 10/2018 because I applied for income base payments, I was told by a customer service rep I would be charged late fees each month I didn't have to pay now , I could pay at the time when I start paying on the loan. I can I be charged late fees for something that is not late. that's unfair and extra fees on my account that is unfair and unlawful

Navient Response

12/07/2017

*Thank you for your message. In the interest of protecting the privacy of our customers, the Office of the Customer Advocate responded directly to the customer via US Postal Service on December 4, 2017. Please allow sufficient time for postal delivery.*

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

11/29/2017

I am currently enrolled in a rate reduction program and constantly receive misinformation from this company in regards to my loan. I completed the extension paper as required ; however, only to be informed that i had to personally contact Navient even though they received my information over 3 months ago as requested. Also the company changed the payment date and amount that was due.

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

12/04/2017

On 30 November 2017, Navient applied \$350.56 to account number: XXXXXXXXXX, loan number 1-01; and \$649.44 to account number: XXXXXXXXXX, loan number 1-02. The instructions included with my payment are as follows: "Enclosed is check #1774 in the amount of \$1000.00 for payment towards account number: XXXXXXXXXX, loan number: 1-01. This payment is for account number: XXXXXXXXXX, loan number: 1-01 only. Do not apply any of this payment to account number: XXXXXXXXXX, loan number: 1-02."

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

12/05/2017

I have a student loan through this company. The company has my account under at least 3 different account numbers that I am aware of. I have paperwork stating several different payment amounts. I use there mobile app to pay my student loan which was stating "paid" each month but then they kept saying I owed higher amounts. When I called they reported that I had some "reversed payments" but they could not tell me if it was their fault of the bank I was using to make the payments. The employee I spoke to at that time said "we have this happen all the time". They turned my co-signer into the credit bureau and her credit score dropped 200 points. When I called to find out why, they stated that I don't have a cosigner on my loan, which I do. They told me they have no record of her but they have destroyed her credit and mine and cannot tell me why. They say they are "investigating and will call back" but have not resolved this issue that began in Sept, 2017.